# REPORT

ON

# THE BENGAL CIVIL FUND,

BEING

AN EXAMINATION OF THE PROPOSALS FOR APPROPRIATION OF THE SURPLUS ASCERTAINED TO EXIST AS AT 31 MARCH 1880 IN THE VALUATION MADE AS AT THAT DATE, AND PARTICULARS OF WHICH ARE GIVEN IN W. SUTTON'S REPORT DATED 25 JUNE 1879.

## WITH APPENDIX,

CONTAINING THE TABLES SPECIALLY CALCULATED FOR THIS REPORT.

BY

WILLIAM SUTTON,

ACTUARY TO THE REGISTRY OF FRIENDLY SOCIETIES.

LONDON:

CHARLES AND EDWIN LAYTON,

150 FLEET STREET.

1880.

# INDEX.


PAGE

REPORT . . . . . 3

APPENDIX . . . . . 11

# BENGAL CIVIL FUND.

## REPORT

ON THE PROPOSALS FOR APPROPRIATION OF THE ESTIMATED SURPLUS AS AT 31 MARCH 1878.

BY

WILLIAM SUTTON,

ACTUARY TO THE REGISTRY OF FRIENDLY SOCIETIES.

*To the Managers of the Bengal Civil Fund.*

GENTLEMEN,

In my Report on the Fund, dated 25 June 1879, it was stated that it appeared to be advisable to postpone the consideration of the distribution of the surplus shown in the said Report to exist as at 31 March 1878, until the question had been further considered by the Managers and the Members of the Fund.

The following proposals appear to have been submitted to the Members, and adopted unanimously at the Half-Yearly General Meeting held on 31 January 1880, viz. :—

(1). Remission of annuitants' subscriptions for wives and children existing at the time of retirement, and for children born of such wives after retirement.

(2). Modification of the rule regarding minimum payments in the case of invalid annuitants, so as to secure half benefits in all cases to their wives and children existing at the time of retirement, and to children born of such wives after retirement.

(3). Donation of £300 to the family of a subscriber dying in the service, and of £200 to the family of a subscriber dying after retirement.

(4). Increase of the allowances of motherless orphans by 50 per cent.

(5). Increase of sons' allowance by £50 between the ages of 16 and 21.

(6). Abolition of the rule regarding one-sixth deductions.

The surplus brought out in my Report as the amount existing in the Additional Branch, which could with ample security be appropriated, was 3,245,177 rupees, assuming half-yearly payments of accrued interest on the 8 per cent. Branch. The question of premature retirements on invalid pensions was not in any way taken into account in the calculations, and it was further taken for granted that the rule as to one-sixth deductions would be rescinded.

Accordingly, of the six proposals adopted by the Members, only four, viz., Nos. (1), (3), (4) and (5), have to be considered on the present occasion.

It is proposed to take these four proposals and consider them in the order in which they stand :—

*(1) Remission of annuitants' subscriptions for wives and children existing at the time of retirement, and for children born of such wives after retirement.*

It is assumed that this proposal is not intended to relieve Members from the payment of subscriptions on behalf of wives not existing at time of retirement, and of children born of such wives.

Now, as regards Members at present married, the estimates of the values of subscriptions are founded on the assumption that a wife will certainly be in existence and paid for up to 40 years' service. In other words, that up to 40 years' service, whether a Member is retired or not, the married Members will be paying a subscription for a wife. The actual value of the retired subscriptions on account of wives would, therefore, certainly fall short of the value as estimated, just as in the same way the value of the benefits to Members' wives would be less than the value as estimated.

Again, as regards widowers and bachelors, there will almost certainly be some cases of marriage after retirement, so that the whole value of the retired subscriptions of existing bachelors and widowers would not be remitted under the proposed alteration of rules. At the same time it may be found hereafter, that the effect of the proposed alteration is to increase the number of marriages taking place before retirement. It will be seen from Table V. of my first Report, that of 686 bachelors of 25 years' service, 277 marry, or about 40 per cent., so that of bachelors and widowers of 25 years' service, it may be said that 40 per cent. marry by the time all must have retired; but it may be that in future the time of marriage will be, generally speaking, accelerated so as to come within the proposed alteration of rule. This is a point which would appear to be worthy of consideration. Using the rate of retirement deduced in Chapter V. of my first Report, it would appear that of the 277 marriages above referred to, about 176, or about 63 per cent., would take place after retirement, when, therefore, subscriptions would have to be paid. If, therefore, these figures could be assumed as likely to hold under the proposed alterations, it would follow that, in estimating the value of the retired subscriptions which would be remitted, a deduction would have to be made from the total values given on page 60 of my first Report. I propose to take as these deductions 10,000 rupees both for the 8 per cent. and the Additional Branch.

Now (see page 60 of first Report), we have—

| | 8 per cent. | 5 per cent. |
|---|---|---|
| Value of Subscriptions of Members after retirement . | Rs. 211,424 | Rs. 319,241 |
| „ „ Annuitants . . . | 156,716 | 151,395 |
| | 368,140 | 470,636 |
| Deduct 10,000 rupees in each branch, as representing the value of Subscriptions not remitted in consequence of Marriage taking place after retirement | 10,000 | 10,000 |
| | 358,140 | 460,636 |
| Add amounts to be refunded, as per Mr. Westland's Memorandum . . . . . | 71,466 | 50,841 |
| | Rs. 429,606 | Rs. 511,477 |

*(3) Donation of £300 to the family of a Subscriber dying in the Service, and of £200 to the family of a Subscriber dying after retirement.*

In Table VI., appended to present Report, are given the values of these benefits at 8 per cent. and 5 per cent., the rates of mortality and retirement being those deduced from the experience of the Fund, and given in my first Report.

The following are the results, using the classification on page 57 of my first Report:—

| | 8 per cent. | 5 per cent. |
|---|---|---|
| MARRIED AND WIDOWERS— | | |
| £200 whenever death takes place . . . . | £34,920 | 49,615 |
| £100 if death takes place in active service . . | 3,992 | 4,859 |
| BACHELORS— | | |
| £200 whenever death takes place after Marriage . | 5,192 | 9,444 |
| £100 if death takes place in active service after Marriage . . . . . | 1,603 | 2,279 |
| | £45,707 | £66,197 |

These figures agree very closely with those given in Mr. Westland's Memorandum, but I have not thought it necessary to take into account the fact that some deaths will take place in India.

*(4) Increase of the allowances of motherless orphans by 50 per cent.*

*(5) Increase of sons' allowances by £50, between the ages of 16 and 21.*

For Incumbent Pensioners without mothers (mother being taken to include step-mother), the values have been calculated by means of Tables II. and III. of my first Report.

For Incumbent Pensioners with mothers (mother being taken to include step-mother) the values have been calculated by means of Table III. and IV., appended to this Report.

For children of married Members the values have been calculated by means of Tables II. and V., appended to this Report.

For children of Widowers, the values have been calculated by means of Tables IX. and X. of my first Report. These two tables do not give quite correctly the value of the benefits, because, as regards sons, no allowance is made for re-marriage of the father; and, as regards daughters, because, as with sons, no allowance is made for re-marriage of the father; and for the further reason that Table X. includes not only the value of the pension to the daughter after the father's death, but also the value of the marriage endowment, which it is not, as I understand, proposed to increase.

As regards the construction of Tables II. and V., appended to this Report, it should be stated that they have been calculated on the assumptions—

(1) That, up to 40 years' service, the father will be certain to leave a wife behind him.

(2) That if the child is born in 0 years of service, the mother at time of birth is 24 years of age.

| | | | | | | |
|---|---|---|---|---|---|---|
| „ | „ | 5 | „ | „ | 24 | „ |
| „ | „ | 10 | „ | „ | 24 | „ |
| „ | „ | 15 | „ | „ | 29 | „ |
| „ | „ | 20 | „ | „ | 34 | „ |
| „ | „ | 25 years' of service and upwards | | | 39 | „ |

(3) After the father has completed 40 years' service, the joint existence of father, mother, and child, is duly taken into account. If the father die in any year and the mother survive that year, the child is considered as coming into a reversionary annuity on the death of the mother: if the mother die in any year and the father survive that year, the child is considered as coming into a reversionary annuity on death of the father: if both father and mother die in any year, the child is considered as coming into possession of an immediate annuity. The reversionary annuities on death of mother are those in Tables III. and IV., appended to this Report; the reversionary annuities on death of father are those of Table IX. and X. of my first Report; and the immediate annuities are those of Tables II. and III. of the first Report. It will be observed that the use of Table X. of my first Report is incorrect to some extent, on the ground previously stated, that it includes the values of marriage endowments, which are not intended to be increased. It does not appear, however, that this would materially affect the accuracy of the results.

Table I., appended to this Report, gives the values of the additional Sons' benefit between ages 16 and 21.

The values thus brought out are as follows:—

PRESENT INCUMBENTS:—

| | 8 per cent. | 5 per cent. |
|---|---|---|
| To Daughters after death of Mother . . . | £12,354 | £21,486 |
| „ who are Motherless . . . | 13,330 | 17,458 |
| To Sons having Mothers living . . . . | 1,082 | 1,321 |
| „ who are Motherless . . . . | 2,206 | 2,440 |
| „ additional Pension of £50 . . . | 13,603 | 15,399 |
| | £42,575 | £58,104 |

CONTINGENT BENEFITS TO EXISTING CHILDREN OF EXISTING MEMBERS:

| | 8 per cent. | 5 per cent. |
|---|---|---|
| To Daughters after death of Father and Mother:— | | |
| Married Members . . . . . | £22,706 | £48,241 |
| Widowers . . . . . | 9,550 | 14,728 |
| To Sons after death of Father and Mother:— | | |
| Married Members . . . . . | 1,869 | 2,590 |
| Widowers . . . . . | 1,280 | 1,563 |
| To Sons' Additional Pension of £50, between 16 and 21, after death of Father . . . | 13,159 | 18,387 |
| | £48,564 | £85,509 |

We have still to calculate the value of the Potential Benefits to Sons and Daughters.

The method which appeared sufficiently accurate for the purpose was as follows:—

The value of the Contingent Benefits to sons and daughters, as at 31 March 1878, brought out in first Report, was:—

| | 8 per cent. | 5 per cent. |
|---|---|---|
| Sons . . . . . | £53,617 | £68,378 |
| Daughters . . . . . | 202,887 | 330,540 |
| | 256,504 | 398,918 |
| Values of proposed new and additional benefits . . | 48,564 | 85,509 |
| | £305,068 | £484,427 |

So that the effect, as regards Contingent Benefits to existing sons and daughters, is to increase the values by about 19 per cent. at 8 per cent., and 21 per cent. at 5 per cent.

Now the values of Potential Benefits to children in the valuation as at 31 March 1878, were:—

| | 8 per cent. | 5 per cent. |
|---|---|---|
| On account of future children of existing bachelors and widowers . . . . . | £63,352 | £138,360 |
| *On account of future children of existing married Members . . . . . | 62,206 | 118,463 |
| | £125,558 | £256,823 |

If, now, we consider that the value of the Potential Benefits will be increased in about the same ratio as the value of the Contingent Benefits, that is by 19 per cent. in the 8 per cent. Branch and 21 per cent. in the 5 per cent. Branch, it will follow that the addition to the value of Potential Benefits, brought about by the Managers' proposals, will be :—

| | |
|---|---|
| At 8 per cent. . . . | £23,856 |
| At 5 „ . . . | 53,933 |

We have, therefore, the following results :—

| | Value of proposed New and Additional Benefits. | |
|---|---|---|
| | 8 per cent. | 5 per cent. |
| Present Incumbents . . . . . | £42,575 | £58,104 |
| Future Incumbents . . . . . | 48,564 | 85,509 |
| Potential Benefits . . . . . | 23,856 | 53,933 |
| Families of deceased Members . . . . . | 45,707 | 66,197 |
| | £160,702 | £263,743 |

Reducing these totals into rupees, at the rate of 9·75034 Rs. to £1 in the 8 per cent. Branch, and 10·0199 Rs. to £1 in the 5 per cent. Branch, they become 1,566,898 Rs. and 2,642,680 Rs. respectively.

| | 8 per cent. | 5 per cent. |
|---|---|---|
| The total value of the New Rule Liabilities in respect of benefits would therefore be . | Rs. 13,901,694 | Rs. 22,311,050 |
| | +1,566,898 | 2,642,680 |
| | 15,468,592 | Rs. 24,953,730 |
| Deduct 2 per cent. from 8 per cent. Branch on account of half-yearly interest . . | 309,371 | |
| | Rs. 15,159,221 | |

| | 8 per cent. | 5 per cent. |
|---|---|---|
| The values of the Subscriptions to be remitted are . . . . . | Rs. 429,606 | Rs. 511,477 |
| Deduct 1¼ per cent. from Rs. 358,140 in 8 per cent. Branch . . . . . | 4,477 | |
| | Rs. 425,129 | |

In Mr. Westland's Memorandum, an error has been made in bringing into account the Potential Benefits on account of future wives of existing Married Members.

Thus we have, instead of the figures given on p. 74 of my first Report, the following:—

ORDINARY BRANCH—

| | | |
|---|---|---|
| | Liabilities . | $(1{,}027{,}815-8{,}958)+(15{,}468{,}592+724{,}156-309{,}371)m$ |
| | Assets . . | $(12{,}268{,}542-31{,}621-429{,}606+4{,}477)$ |
| That is— | Liabilities . | $1{,}018{,}857+15{,}883{,}377m$ |
| | Assets . . | 11,811,792 |

This gives $m=\cdot67951$ as the proportion of liabilities which the Ordinary Branch could provide.

| | | |
|---|---|---|
| ADDITIONAL BRANCH— | Liabilities . | $1{,}000+(24{,}953{,}730+769{,}393)\ (1-m)$ |
| | Assets . . | $8{,}280{,}714-511{,}477$ |

Putting $1-m=\cdot32049$ gives as the value of the contingent liabilities required to be met by the Additional Branch 8,244,000 Rs., and as the available assets of this Branch are only 7,768,237 Rs., there would appear to be a deficiency of 475,763 Rs.

It will be found that the value of $m$, which would bring about exact solvency in the Additional Branch, is $m=\cdot69801$, and this would have the effect of showing a deficiency of 293,825 Rs. in the 8 per cent. Branch, so that the retention of the Subscriptions after retirement to the Ordinary Branch would appear to be more than sufficient to secure solvency.

Looking at all the circumstances of the case, it would seem that the safest course for the members of the Fund would be to postpone the carrying out of the proposed additions to the benefits to 31 March 1880. It is at least somewhat doubtful whether all the proposals of the Manager could, with perfect security, be carried out, as from 31 March 1878. Among other things, it must be remembered that the methods adopted in estimating the values of the proposed additions to the benefits have, as regards wives, it may be said with certainty, almost, if not entirely, absorbed the margin reserved in my valuation as at 31 March 1878. In addition, it is somewhat doubtful what will be the effect upon the Fund of the abolition of annuitants' subscriptions both for the Ordinary Branch and the Additional Branch. It is true that, as regards the reserves for children's Benefits, the use of the values of Tables IX. and X. of my first Report, which latter includes the values for marriage portions, has to some extent had the effect of increasing the estimated values of the new and increased benefits under the Managers' proposals; but it is believed that, bearing in mind the complicated nature of some of these benefits, too high a reserve has not been made for them.

No information has been furnished as to the probable number of New Members to the Fund; but of course it has been taken for granted throughout these calculations that New Members (if any) will not share in the proposed increase of benefits.

I have the honor to be,

GENTLEMEN,

Your obedient Servant,

WM. SUTTON,
*Actuary.*

1 *June* 1880.

# INDEX TO APPENDIX.


TABLE PAGE

I.—Giving the Values of a Temporary Annuity to Sons from the Age of 16, payable quarterly in advance, and ceasing at the Age of 21; and the Values of the corresponding Benefit contingent upon their becoming Fatherless . . . . . 12

II.—Giving the Values of Contingent Reversionary Benefits to Sons of the same nature and amount as those under Table II. of W. Sutton's Report on the Fund as at 31 March 1878, and payable in the event of Father and Mother both dying . . . . . 13

III.—Giving the Values of Contingent Reversionary Benefits to Fatherless Sons in the event of their becoming Motherless. The Benefits are taken to be of the same Amount as those under Table II. of W. Sutton's Report on the Fund as at 31 March 1878 . . . . . 14

IV.—Giving the Values of Contingent Reversionary Benefits to Fatherless Daughters in the event of their becoming Motherless. The Benefits are taken to be of the same amount as those under Table III. of W. Sutton's Report on the Fund as at 31 March 1878 . . . . . 15, 16

V.—Giving the Values of Contingent Reversionary Benefits to Daughters, of the same nature and amount as those under Table III. of W. Sutton's Report on the Fund as at 31 March 1878, and payable in the event of Father and Mother both dying . . . . . 17, 18

VI.—Showing the Values of Sums payable on Married Members' Deaths, and the corresponding Values for Bachelors contingent upon their becoming Married . . . . . 19

TABLE I.—*Giving the Values of a Temporary Annuity to Sons from the Age of* 16, *payable quarterly in advance, and ceasing at the Age of* 21; *and the Values of the corresponding Benefit contingent upon their becoming Fatherless.*

(*Interest at* 8 *per cent.*)

| Age last Birthday. | Value of Immediate or Deferred Annuity. | Value of Contingent Benefit if Son was born in Father's Year of Service | | | | | | | | | | | Age last Birthday. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | |
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 1·063 | ·2300 | ·2489 | ·2700 | ·3029 | ·3544 | ·4278 | ·5235 | ·6585 | ·8386 | ·9965 | 1·049 | 0 |
| 1 | 1·228 | ·2551 | ·2757 | ·2989 | ·3366 | ·3965 | ·4808 | ·5907 | ·7479 | ·9607 | 1·151 | 1·202 | 1 |
| 2 | 1·370 | ·2724 | ·2938 | ·3185 | ·3607 | ·4277 | ·5207 | ·6425 | ·8190 | 1·062 | 1·283 | 1·346 | 2 |
| 3 | 1·501 | ·2844 | ·3057 | ·3316 | ·3781 | ·4511 | ·5514 | ·6834 | ·8775 | 1·148 | 1·401 | 1·492 | 3 |
| 4 | 1·638 | ·2948 | ·3153 | ·3425 | ·3933 | ·4721 | ·5793 | ·7214 | ·9338 | 1·234 | 1·503 | 1·628 | 4 |
| 5 | 1·782 | ·3031 | ·3224 | ·3510 | ·4063 | ·4906 | ·6043 | ·7563 | ·9876 | 1·321 | 1·628 | 1·772 | 5 |
| 6 | 1·936 | ·3089 | ·3274 | ·3575 | ·4172 | ·5066 | ·6264 | ·7883 | 1·039 | 1·408 | 1·777 | 1·925 | 6 |
| 7 | 2·101 | ·3114 | ·3294 | ·3614 | ·4254 | ·5189 | ·6450 | ·8159 | 1·087 | 1·495 | 1·912 | 2·089 | 7 |
| 8 | 2·277 | ·3108 | ·3280 | ·3623 | ·4301 | ·5269 | ·6574 | ·8381 | 1·128 | 1·579 | 2·049 | 2·263 | 8 |
| 9 | 2·466 | ·3068 | ·3233 | ·3598 | ·4309 | ·5299 | ·6641 | ·8534 | 1·162 | 1·658 | 2·189 | 2·447 | 9 |
| 10 | 2·671 | ·2985 | ·3147 | ·3535 | ·4269 | ·5266 | ·6634 | ·8593 | 1·185 | 1·728 | 2·328 | 2·643 | 10 |
| 11 | 2·894 | ·2866 | ·3016 | ·3423 | ·4164 | ·5155 | ·6530 | ·8528 | 1·196 | 1·783 | 2·461 | 2·855 | 11 |
| 12 | 3·136 | ·2687 | ·2833 | ·3251 | ·3977 | ·4945 | ·6307 | ·8299 | 1·188 | 1·812 | 2·579 | 3·076 | 12 |
| 13 | 3·399 | ·2445 | ·2588 | ·3004 | ·3694 | ·4606 | ·5933 | ·7860 | 1·155 | 1·792 | 2·663 | 3·295 | 13 |
| 14 | 3·683 | ·2131 | ·2269 | ·2666 | ·3296 | ·4121 | ·5362 | ·7147 | 1·084 | 1·707 | 2·678 | 3·476 | 14 |
| 15 | 3·993 | ·1733 | ·1862 | ·2217 | ·2750 | ·3452 | ·4536 | ·6088 | ·9554 | 1·536 | 2·547 | 3·474 | 15 |
| 16 | 3·802 | ·1269 | ·1381 | ·1664 | ·2072 | ·2608 | ·3465 | ·4690 | ·7621 | 1·252 | 2·198 | 2·999 | 16 |
| 17 | 3·070 | ·0821 | ·0906 | ·1102 | ·1379 | ·1743 | ·2339 | ·3205 | ·5391 | ·9092 | 1·700 | 1·300 | 17 |
| 18 | 2·277 | ·0453 | ·0506 | ·0620 | ·0781 | ·0994 | ·1344 | ·1887 | ·3255 | ·5725 | 1·147 | ... | 18 |
| 19 | 1·417 | ·0184 | ·0208 | ·0257$_6$ | ·0325 | ·0417 | ·0567 | ·0826 | ·1443 | ·2684 | ·5766 | ... | 19 |
| 20 | ·485 | ·0038 | ·0044 | ·0055 | ·0069 | ·0090 | ·0123 | ·0185 | ·0327 | ·0641 | ·1472 | ... | 20 |

(*Interest at* 5 *per cent.*)

| Age last Birthday. | Value of Immediate or Deferred Annuity. | Value of Contingent Benefit if Son was born in Father's Year of Service | | | | | | | | | | | Age last Birthday. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | |
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 1·749 | ·3794 | ·4104 | ·4453 | ·4997 | ·5848 | ·7060 | ·8632 | 1·086 | 1·383 | 1·642 | 1·726 | 0 |
| 1 | 1·965 | ·4092 | ·4423 | ·4794 | ·5402 | ·6364 | ·7717 | ·9473 | 1·200 | 1·541 | 1·844 | 1·948 | 1 |
| 2 | 2·133 | ·4251 | ·4584 | ·4970 | ·5630 | ·6675 | ·8127 | 1·002 | 1·278 | 1·656 | 1·998 | 2·120 | 2 |
| 3 | 2·272 | ·4315 | ·4637 | ·5038 | ·5737 | ·6845 | ·8366 | 1·037 | 1·332 | 1·741 | 2·121 | 2·259 | 3 |
| 4 | 2·410 | ·4348 | ·4651 | ·5053 | ·5804 | ·6968 | ·8548 | 1·064 | 1·378 | 1·819 | 2·240 | 2·396 | 4 |
| 5 | 2·548 | ·4347 | ·4626 | ·5036 | ·5831 | ·7041 | ·8670 | 1·085 | 1·419 | 1·893 | 2·357 | 2·534 | 5 |
| 6 | 2·691 | ·4308 | ·4566 | ·4988 | ·5823 | ·7069 | ·8739 | 1·099 | 1·451 | 1·962 | 2·473 | 2·678 | 6 |
| 7 | 2·839 | ·4225 | ·4468 | ·4904 | ·5775 | ·7043 | ·8745 | 1·107 | 1·472 | 2·025 | 2·588 | 2·825 | 7 |
| 8 | 2·993 | ·4100 | ·4329 | ·4782 | ·5680 | ·6957 | ·8676 | 1·106 | 1·488 | 2·081 | 2·698 | 2·975 | 8 |
| 9 | 3·151 | ·3938 | ·4150 | ·4621 | ·5534 | ·6805 | ·8525 | 1·096 | 1·490 | 2·126 | 2·802 | 3·128 | 9 |
| 10 | 3·319 | ·3735 | ·3929 | ·4415 | ·5334 | ·6578 | ·8283 | 1·073 | 1·480 | 2·155 | 2·898 | 3·285 | 10 |
| 11 | 3·496 | ·3482 | ·3664 | ·4159 | ·5063 | ·6263 | ·7934 | 1·036 | 1·452 | 2·163 | 2·980 | 3·450 | 11 |
| 12 | 3·685 | ·3177 | ·3351 | ·3834 | ·4704 | ·5846 | ·7458 | ·9816 | 1·404 | 2·139 | 3·037 | 3·614 | 12 |
| 13 | 3·882 | ·2813 | ·2980 | ·3458 | ·4253 | ·5308 | ·6828 | ·9047 | 1·329 | 2·058 | 3·052 | 3·938 | 13 |
| 14 | 4·089 | ·2388 | ·2544 | ·2990 | ·3695 | ·4625 | ·6011 | ·8014 | 1·214 | 1·910 | 2·987 | 4·045 | 14 |
| 15 | 4·309 | ·1895 | ·2036 | ·2424 | ·3008 | ·3775 | ·4961 | ·6657 | 1·043 | 1·677 | 2·768 | 3·750 | 15 |
| 16 | 4·035 | ·1359 | ·1478 | ·1782 | ·2219 | ·2794 | ·3710 | ·5019 | ·8152 | 1·352 | 2·340 | 3·163 | 16 |
| 17 | 3·204 | ·0864 | ·0953 | ·1160 | ·1451 | ·1835 | ·2462 | ·3373 | ·5671 | ·970 | 1·782 | 1·356 | 17 |
| 18 | 2·351 | ·0469 | ·0525 | ·0642 | ·0810 | ·1030 | ·1393 | ·1954 | ·3367 | ·5928 | 1·186 | ... | 18 |
| 19 | 1·445 | ·0188 | ·0213 | ·0263 | ·0332 | ·0427 | ·0579 | ·0843 | ·1470 | ·2741 | ·5885 | ... | 19 |
| 20 | ·490 | ·0039 | ·0045 | ·0055 | ·0070 | ·0091 | ·0124 | ·0187 | ·0330 | ·0648 | ·1489 | ... | 20 |

TABLE II.—*Giving the Values of Contingent Reversionary Benefits to Sons of the same nature and amount as those under* TABLE II. *of W. Sutton's Report on the Fund as at* 31 *March* 1878, *and payable in the event of Father and Mother both dying.*

(*Interest at* 8 *per cent.*)

| Age last Birthday. | Born in Father's Year of Service | | | | | | | | | | | Age last Birthday. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | |
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 4·80 | 5·37 | 5·78 | 6·64 | 8·33 | 12·11 | 17·32 | 27·58 | 45·55 | 57·06 | 66·42 | 0 |
| 1 | 4·92 | 5·50 | 5·88 | 6·78 | 8·62 | 12·76 | 18·61 | 30·45 | 48·51 | 61·23 | 71·49 | 1 |
| 2 | 4·83 | 5·38 | 5·72 | 6·72 | 8·56 | 12·90 | 19·26 | 32·51 | 49·62 | 63·14 | 73·81 | 2 |
| 3 | 4·61 | 5·10 | 5·41 | 6·32 | 8·27 | 12·72 | 19·51 | 34·06 | 49·44 | 63·47 | 74·18 | 3 |
| 4 | 4·35 | 4·76 | 5·05 | 5·93 | 7·90 | 12·41 | 19·62 | 35·59 | 48·73 | 63·11 | 73·72 | 4 |
| 5 | 4·06 | 4·38 | 4·64 | 5·58 | 7·46 | 11·98 | 19·64 | 35·64 | 47·55 | 62·12 | 72·48 | 5 |
| 6 | 3·71 | 3·97 | 4·20 | 5·13 | 6·95 | 11·47 | 19·62 | 34·07 | 46·01 | 60·60 | 70·61 | 6 |
| 7 | 3·33 | 3·54 | 3·76 | 4·66 | 6·38 | 10·88 | 19·59 | 34·20 | 44·12 | 58·53 | 68·10 | 7 |
| 8 | 2·92 | 3·09 | 3·31 | 4·17 | 5·77 | 10·23 | 19·55 | 30·02 | 41·83 | 55·84 | 65·48 | 8 |
| 9 | 2·52 | 2·65 | 2·87 | 3·68 | 5·13 | 9·54 | 19·55 | 27·62 | 39·20 | 52·67 | 62·36 | 9 |
| 10 | 2·13 | 2·23 | 2·45 | 3·18 | 4·48 | 8·83 | 18·45 | 25·03 | 36·19 | 49·01 | 58·15 | 10 |
| 11 | 1·76 | 1·84 | 2·04 | 2·70 | 3·83 | 8·13 | 16·16 | 22·28 | 32·80 | 44·86 | 53·37 | 11 |
| 12 | 1·40 | 1·47 | 1·66 | 2·22 | 3·18 | 7·46 | 13·83 | 19·44 | 29·11 | 40·37 | 48·15 | 12 |
| 13 | 1·08 | 1·14 | 1·31 | 1·77 | 2·56 | 6·85 | 11·50 | 16·59 | 25·10 | 35·61 | 42·63 | 13 |
| 14 | ·80 | ·85 | ·99 | 1·35 | 1·98 | 6·32 | 9·22 | 13·71 | 20·92 | 30·59 | 36·72 | 14 |
| 15 | ·56 | ·60 | ·72 | ·98 | 1·45 | 5·27 | 7·04 | 10·81 | 16·77 | 25·40 | 30·46 | 15 |
| 16 | ·36 | ·40 | ·48 | ·67 | ·99 | 3·74 | 5·04 | 8·00 | 12·66 | 20·09 | 23·41 | 16 |
| 17 | ·22 | ·24 | ·29 | ·41 | ·61 | 2·41 | 3·27 | 5·37 | 8·75 | 14·68 | 9·77 | 17 |
| 18 | ·11 | ·12 | ·15 | ·21 | ·32 | 1·33 | 1·84 | 3·10 | 5·27 | 9·46 | ... | 18 |
| 19 | ·04 | ·05 | ·06 | ·08 | ·13 | ·57 | ·80 | 1·38 | 2·48 | 4·85 | ... | 19 |
| 20 | ·01 | ·01 | ·01 | ·02 | ·03 | ·13 | ·19 | ·34 | ·64 | 1·38 | ... | 20 |

(*Interest at* 5 *per cent.*)

| Age last Birthday. | Born in Father's Year of Service | | | | | | | | | | | Age last Birthday. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | |
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 7·44 | 8·30 | 8·93 | 10·38 | 12·95 | 18 98 | 27·10 | 42·72 | 69·01 | 85·80 | 99·21 | 0 |
| 1 | 7·46 | 8·32 | 8·90 | 10·37 | 13·11 | 19·55 | 28·47 | 46·03 | 71·93 | 90·09 | 104·60 | 1 |
| 2 | 7·17 | 7·97 | 8·49 | 9·95 | 12·75 | 19·36 | 28·83 | 47·92 | 72·00 | 90·90 | 105·80 | 2 |
| 3 | 6·70 | 7·40 | 7·86 | 9·28 | 12·07 | 18·67 | 28·52 | 48·95 | 71·00 | 89·41 | 104·20 | 3 |
| 4 | 6·19 | 6·77 | 7·18 | 8·55 | 11·28 | 17·83 | 28·02 | 49·84 | 68·65 | 87·05 | 101·59 | 4 |
| 5 | 5·65 | 6·10 | 6·46 | 7·79 | 10·43 | 16·86 | 27·41 | 48·77 | 64·96 | 83·91 | 97·99 | 5 |
| 6 | 5·06 | 5·41 | 5·74 | 7·02 | 9·51 | 15·80 | 26·73 | 45·68 | 61·58 | 80·18 | 93·78 | 6 |
| 7 | 4·45 | 4·73 | 5·03 | 6·25 | 8·56 | 14·67 | 26·03 | 42·32 | 57·85 | 75·88 | 88·99 | 7 |
| 8 | 3·83 | 4·05 | 4·35 | 5·48 | 7·59 | 13·51 | 25·34 | 38·68 | 53·75 | 70·98 | 83·53 | 8 |
| 9 | 3·24 | 3·41 | 3·69 | 4·74 | 6·62 | 12·33 | 24·70 | 34·87 | 49·38 | 65·65 | 77·48 | 9 |
| 10 | 2·68 | 2·81 | 3·09 | 4·02 | 5·66 | 11·17 | 22·78 | 30·98 | 44·69 | 59·91 | 70·91 | 10 |
| 11 | 2·17 | 2·27 | 2·52 | 3·34 | 4·74 | 10·06 | 19·57 | 27·04 | 39·70 | 53·80 | 63·90 | 11 |
| 12 | 1·70 | 1·78 | 2·01 | 2·69 | 3·87 | 9·02 | 16·43 | 23·14 | 34·57 | 47·57 | 56·60 | 12 |
| 13 | 1·29 | 1·35 | 1·56 | 2·10 | 3·05 | 8·08 | 13·41 | 19·36 | 29·24 | 41·33 | 49·24 | 13 |
| 14 | ·94 | ·99 | 1·16 | 1·58 | 2·31 | 7·26 | 10·54 | 15·67 | 23·87 | 34·97 | 41·65 | 14 |
| 15 | ·64 | ·69 | ·82 | 1·13 | 1·66 | 5·92 | 7·89 | 12·11 | 18·75 | 28·44 | 33·90 | 15 |
| 16 | ·41 | ·45 | ·54 | ·75 | 1·11 | 4·12 | 5·54 | 8·80 | 13·89 | 21·98 | 25·58 | 16 |
| 17 | ·24 | ·26 | ·32 | ·45 | ·67 | 2·60 | 3·54 | 5·80 | 9·41 | 15·76 | 10·54 | 17 |
| 18 | ·12 | ·13 | ·16 | ·23 | ·35 | 1·40 | 1·96 | 3·29 | 5·56 | 9·98 | ... | 18 |
| 19 | ·04 | ·05 | ·06 | ·09 | ·14 | ·58 | ·84 | 1·44 | 2·58 | 5·04 | ... | 19 |
| 20 | ·01 | ·01 | ·01 | ·02 | ·03 | ·13 | ·20 | ·35 | ·66 | 1·41 | ... | 20 |

TABLE III.—*Giving the Values of Contingent Reversionary Benefits to Fatherless Sons in the event of their becoming Motherless. The Benefits are taken to be of the same Amount as those under* TABLE II. *of W. Sutton's Report on the Fund, as at* 31 *March* 1878.

(*Interest at* 8 *per cent.*)

| Age of Son last Birthday (*x*). | Mother's Age *x*+24. | Mother's Age *x*+29. | Mother's Age *x*+34. | Mother's Age *x*+39. | Mother's Age *x*+44. | Mother's Age *x*+49. | Mother's Age *x*+54. | Age of Son last Birthday (*x*). |
|---|---|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 53·7 | 58·3 | 62·9 | 69·5 | 80·7 | 99·0 | 127·6 | 0 |
| 1 | 56·8 | 61·7 | 66·6 | 73·9 | 86·3 | 106·8 | 138·8 | 1 |
| 2 | 57·9 | 63·6 | 67·8 | 75·6 | 89·0 | 111·0 | 145·2 | 2 |
| 3 | 57·5 | 62·9 | 67·2 | 75·4 | 89·4 | 112·6 | 148·1 | 3 |
| 4 | 56·4 | 60·7 | 65·7 | 74·3 | 88·9 | 112·9 | 149·3 | 4 |
| 5 | 54·4 | 58·5 | 63·5 | 72·3 | 87·3 | 111·8 | 148·9 | 5 |
| 6 | 51·9 | 55·7 | 60·8 | 69·6 | 84·7 | 109·2 | 147·0 | 6 |
| 7 | 49·0 | 52·5 | 57·5 | 66·3 | 81·5 | 106·5 | 143·6 | 7 |
| 8 | 45·9 | 48·6 | 53·6 | 62·3 | 77·5 | 101·9 | 138·7 | 8 |
| 9 | 41·4 | 44·3 | 49·3 | 57·8 | 72·7 | 96·2 | 132·2 | 9 |
| 10 | 37·2 | 39·9 | 44·6 | 52·9 | 67·2 | 89·6 | 124·3 | 10 |
| 11 | 32·8 | 35·4 | 39·7 | 47·5 | 61·2 | 81·9 | 114·6 | 11 |
| 12 | 28·3 | 30·6 | 34·6 | 41·8 | 54·5 | 73·5 | 103·7 | 12 |
| 13 | 23·7 | 25·8 | 29·5 | 36·1 | 47·2 | 64·5 | 91·6 | 13 |
| 14 | 19·3 | 21·2 | 24·3 | 30·2 | 39·7 | 55·0 | 78·5 | 14 |
| 15 | 15·1 | 16·7 | 19·4 | 24·3 | 32·2 | 45·0 | 64·8 | 15 |
| 16 | 11·2 | 12·4 | 14·5 | 18·6 | 24·6 | 35·0 | 50·6 | 16 |
| 17 | 7·7 | 8·6 | 10·1 | 13·1 | 17·4 | 25·0 | 36·5 | 17 |
| 18 | 4·6 | 5·2 | 6·2 | 8·6 | 10·9 | 15·7 | 23·2 | 18 |
| 19 | 2·2 | 2·5 | 3·0 | 3·9 | 5·3 | 7·8 | 11·6 | 19 |
| 20 | ·6 | ·7 | ·8 | 1·1 | 1·4 | 2·1 | 3·2 | 20 |

(*Interest at* 5 *per cent.*)

| Age of Son last Birthday (*x*). | Mother's Age *x*+24. | Mother's Age *x*+29. | Mother's Age *x*+34. | Mother's Age *x*+39. | Mother's Age *x*+44. | Mother's Age *x*+49. | Mother's Age *x*+54. | Age of Son last Birthday (*x*). |
|---|---|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 79·6 | 86·3 | 93·2 | 103·2 | 120·2 | 148·0 | 190·8 | 0 |
| 1 | 82·5 | 89·5 | 96·7 | 107·6 | 126·1 | 156·4 | 203·2 | 1 |
| 2 | 82·3 | 89·4 | 96·5 | 107·8 | 127·4 | 159·2 | 208·2 | 2 |
| 3 | 80·2 | 86·6 | 93·7 | 105·4 | 125·4 | 158·4 | 207·9 | 3 |
| 4 | 77·1 | 82·9 | 89·9 | 101·9 | 122·1 | 155·6 | 205·6 | 4 |
| 5 | 73·0 | 78·4 | 85·3 | 97·2 | 117·7 | 151·0 | 201·0 | 5 |
| 6 | 68·3 | 73·3 | 80·1 | 91·9 | 112·1 | 145·4 | 194·6 | 6 |
| 7 | 63·4 | 67·8 | 74·4 | 86·0 | 105·9 | 138·5 | 186·7 | 7 |
| 8 | 57·7 | 61·7 | 68·2 | 79·4 | 99·0 | 130·1 | 177·0 | 8 |
| 9 | 51·7 | 55·4 | 61·6 | 72·4 | 91·1 | 120·6 | 165·7 | 9 |
| 10 | 45·6 | 49·1 | 54·9 | 65·1 | 82·8 | 110·3 | 153·0 | 10 |
| 11 | 39·6 | 42·7 | 48·0 | 57·5 | 74·0 | 99·2 | 138·6 | 11 |
| 12 | 33·6 | 36·3 | 41·2 | 49·8 | 64·8 | 87·4 | 123·2 | 12 |
| 13 | 27·7 | 30·2 | 34·4 | 42·2 | 55·2 | 75·4 | 107·0 | 13 |
| 14 | 22·1 | 24·3 | 28·0 | 34·7 | 45·7 | 63·2 | 90·2 | 14 |
| 15 | 17·0 | 18·8 | 21·9 | 27·4 | 36·4 | 50·9 | 73·1 | 15 |
| 16 | 12·4 | 13·8 | 16·1 | 20·6 | 27·3 | 38·8 | 56·1 | 16 |
| 17 | 8·4 | 9·3 | 11·0 | 14·3 | 19·0 | 27·3 | 39·8 | 17 |
| 18 | 4·9 | 5·5 | 6·6 | 8·6 | 11·6 | 16·8 | 24·8 | 18 |
| 19 | 2·3 | 2·6 | 3·1 | 4·1 | 5·6 | 8·2 | 12·2 | 19 |
| 20 | ·6 | ·7 | ·8 | 1·1 | 1·5 | 2·2 | 3·3 | 20 |

TABLE IV.—*Giving the Values of Contingent Reversionary Benefits to Fatherless Daughters in the event of their becoming Motherless. The Benefits are taken to be of the same amount as those under* TABLE III. *of W. Sutton's Report on the Fund as at* 31 *March* 1878.

(*Interest at* 8 *per cent.*)

| Age of Daughter last Birthday ($x$). | Mother's Age $x+24$. | Mother's Age $x+29$. | Mother's Age $x+34$. | Mother's Age $x+39$. | Mother's Age $x+44$. | Mother's Age $x+49$. | Mother's Age $x+54$. | Age of Daughter last Birthday ($x$). |
|---|---|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 80·1 | 88·3 | 97·0 | 109·3 | 127·6 | 154·8 | 192·5 | 0 |
| 1 | 86·8 | 95·4 | 105·0 | 118·8 | 139·5 | 170·1 | 212·6 | 1 |
| 2 | 90·5 | 99·7 | 109·9 | 125·0 | 147·7 | 181·0 | 227·1 | 2 |
| 3 | 92·4 | 101·5 | 112·3 | 128·5 | 152·8 | 188·4 | 236·8 | 3 |
| 4 | 93·5 | 102·5 | 113·9 | 131·1 | 156·9 | 194·5 | 245·2 | 4 |
| 5 | 93·7 | 102·9 | 114·8 | 133·0 | 160·2 | 199·5 | 252·1 | 5 |
| 6 | 93·4 | 102·7 | 115·3 | 134·4 | 162·9 | 204·0 | 258·1 | 6 |
| 7 | 92·9 | 102·4 | 115·5 | 135·6 | 165·2 | 207·7 | 263·3 | 7 |
| 8 | 91·6 | 101·4 | 115·2 | 136·1 | 167·0 | 210·3 | 267·3 | 8 |
| 9 | 89·9 | 100·0 | 114·5 | 136·2 | 168·2 | 212·2 | 270·2 | 9 |
| 10 | 88·1 | 98·5 | 113·6 | 136·2 | 168·9 | 213·5 | 272·1 | 10 |
| 11 | 86·1 | 96·9 | 112·5 | 135·8 | 169·4 | 214·0 | 272·7 | 11 |
| 12 | 84·0 | 95·2 | 111·4 | 135·2 | 169·3 | 214·0 | 272·3 | 12 |
| 13 | 81·8 | 93·5 | 110·2 | 134·7 | 168·9 | 213·8 | 271·2 | 13 |
| 14 | 79·7 | 92·0 | 109·2 | 134·2 | 168·4 | 213·4 | 269·6 | 14 |
| 15 | 77·9 | 90·7 | 108·4 | 133·9 | 168·0 | 212·9 | 268·4 | 15 |
| 16 | 76·8 | 90·0 | 108·4 | 134·5 | 168·6 | 213·2 | 267·5 | 16 |
| 17 | 76·9 | 90·6 | 109·7 | 136·6 | 171·2 | 215·8 | 268·5 | 17 |
| 18 | 79·1 | 93·4 | 113·8 | 141·8 | 175·7 | 223·1 | 276·5 | 18 |
| 19 | 83·4 | 99·1 | 121·5 | 151·5 | 187·8 | 237·0 | 291·3 | 19 |
| 20 | 90·0 | 107·8 | 132·7 | 165·4 | 207·1 | 257·1 | 313·7 | 20 |
| 21 | 98·1 | 118·2 | 146·2 | 182·0 | 227·4 | 282·3 | 340·8 | 21 |
| 22 | 106·9 | 129·5 | 160·6 | 199·9 | 248·9 | 307·2 | 367·7 | 22 |
| 23 | 116·3 | 141·8 | 175·9 | 219·1 | 271·7 | 332·0 | 396·2 | 23 |
| 24 | 126·5 | 155·0 | 192·4 | 239·6 | 295·8 | 359·3 | 425·8 | 24 |
| 25 | 137·4 | 169·1 | 210·0 | 261·2 | 321·0 | 387·6 | 455·9 | 25 |
| 26 | 148·9 | 184·2 | 228·5 | 283·8 | 347·1 | 416·6 | 486·4 | 26 |
| 27 | 161·1 | 199·7 | 247·8 | 306·9 | 373·5 | 445·5 | 516·5 | 27 |
| 28 | 173·4 | 215·1 | 267·2 | 329·8 | 399·5 | 473·4 | 545·0 | 28 |
| 29 | 185·7 | 230·5 | 286·4 | 352·2 | 424·4 | 499·9 | 571·8 | 29 |
| 30 | 198·2 | 246·3 | 305·8 | 374·5 | 449·1 | 525·2 | 597·4 | 30 |
| 31 | 211·2 | 262·3 | 325·3 | 396·8 | 473·5 | 549·8 | 622·3 | 31 |
| 32 | 224·4 | 278·8 | 345·0 | 419·1 | 497·3 | 573·7 | 646·8 | 32 |
| 33 | 237·8 | 295·8 | 365 0 | 441·5 | 520·8 | 597·0 | 671·3 | 33 |
| 34 | 251·6 | 313·2 | 385·3 | 463·9 | 544·0 | 620·2 | 696·0 | 34 |
| 35 | 266·0 | 331·1 | 405·8 | 486·1 | 566·7 | 643·2 | 721·9 | 35 |
| 36 | 280·7 | 349·2 | 426·3 | 508·4 | 588·9 | 665·5 | 750·2 | 36 |
| 37 | 295·8 | 367·0 | 446·8 | 530·3 | 610·7 | 687·3 | 780·9 | 37 |
| 38 | 311·1 | 385·3 | 467·1 | 551·5 | 631·6 | 708·9 | 813·5 | 38 |
| 39 | 326·4 | 403·1 | 486·8 | 571·8 | 651·5 | 730·2 | 843·4 | 39 |
| 40 | 341·6 | 420·8 | 506·0 | 590·7 | 670·3 | 752·2 | 868·7 | 40 |
| 41 | 356·6 | 437·9 | 524·3 | 608·7 | 688·1 | 775·5 | 895·0 | 41 |
| 42 | 371·0 | 454·1 | 541·1 | 625·1 | 704·3 | 800·2 | 920·2 | 42 |
| 43 | 384·8 | 469·6 | 556·8 | 640·0 | 719·7 | 826·3 | ... | 43 |
| 44 | 398·6 | 484·7 | 572·1 | 654·5 | 735·4 | 850·0 | ... | 44 |
| 45 | 412·4 | 499·6 | 586·6 | 668·5 | 752·2 | 870·1 | ... | 45 |
| 46 | 425·2 | 513·1 | 599·5 | 680·7 | 770·0 | 890·6 | ... | 46 |
| 47 | 437·0 | 525·1 | 610·5 | 691·0 | 789·1 | 910·1 | ... | 47 |
| 48 | 448·1 | 536·1 | 620·4 | 700·9 | 809·6 | ... | ... | 48 |
| 49 | 458·1 | 545·7 | 628·6 | 710·1 | 826·6 | ... | ... | 49 |
| 50 | 466·6 | 553·1 | 634·8 | 718·9 | 837·9 | ... | ... | 50 |
| 51 | 474·0 | 559·2 | 639·8 | 728·9 | 849·7 | ... | ... | 51 |
| 52 | 480·6 | 564·4 | 644·0 | 741·2 | 861·9 | ... | ... | 52 |
| 53 | 486·8 | 568·7 | 648·1 | 755·6 | ... | ... | ... | 53 |
| 54 | 492·0 | 572·3 | 652·4 | 767·4 | ... | ... | ... | 54 |
| 55 | 496·1 | 575·2 | 657·4 | 775·0 | ... | ... | ... | 55 |
| 56 | 499·7 | 577·5 | 664·7 | 784·7 | ... | ... | ... | 56 |
| 57 | 502·3 | 579·2 | 674·5 | 794·6 | ... | ... | ... | 57 |
| 58 | 504·0 | 580·6 | 686·2 | ... | ... | ... | ... | 58 |
| 59 | 505·0 | 582·1 | 695·4 | ... | ... | ... | ... | 59 |
| 60 | 505·1 | 584·5 | 700·5 | ... | ... | ... | ... | 60 |
| 61 | 504·6 | 588·8 | 707·3 | ... | ... | ... | ... | 61 |
| 62 | 503·3 | 595·5 | 714·3 | ... | ... | ... | ... | 62 |
| 63 | 501·8 | 604·3 | ... | ... | ... | ... | ... | 63 |
| 64 | 500·4 | 610·5 | ... | ... | ... | ... | ... | 64 |
| 65 | 500·1 | 613·0 | ... | ... | ... | ... | ... | 65 |
| 66 | 502·1 | 617·8 | ... | ... | ... | ... | ... | 66 |
| 67 | 506·6 | 623·1 | ... | ... | ... | ... | ... | 67 |
| 68 | 513·4 | ... | ... | ... | ... | ... | ... | 68 |
| 69 | 518·0 | ... | ... | ... | ... | ... | ... | 69 |
| 70 | 518·9 | ... | ... | ... | ... | ... | ... | 70 |
| 71 | 522·1 | ... | ... | ... | ... | ... | ... | 71 |
| 72 | 526·4 | ... | ... | ... | ... | ... | ... | 72 |

TABLE IV. (continued).—*Giving the Values of Contingent Reversionary Benefits to Fatherless Daughters in the event of their becoming Motherless. The Benefits are taken to be of the same amount as those under* TABLE III. *of W. Sutton's Report on the Fund as at* 31 *March* 1878.

(*Interest at* 5 *per cent.*)

| Age of Daughter last Birthday (x). | Mother's Age x+24. | Mother's Age x+29. | Mother's Age x+34. | Mother's Age x+39. | Mother's Age x+44. | Mother's Age x+49. | Mother's Age x+54. | Age of Daughter last Birthday (x). |
|---|---|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 152·0 | 169·1 | 187·0 | 211·0 | 245·0 | 292·4 | 355·0 | 0 |
| 1 | 162·1 | 180·5 | 200·0 | 226·5 | 264·2 | 316·4 | 385·4 | 1 |
| 2 | 169·2 | 186·7 | 207·1 | 235·5 | 276·3 | 331·6 | 405·0 | 2 |
| 3 | 170·8 | 188·4 | 209·5 | 239·4 | 282·0 | 340·0 | 415·8 | 3 |
| 4 | 171·3 | 188·7 | 210·6 | 241·9 | 285·9 | 346·3 | 424·2 | 4 |
| 5 | 170·5 | 188·1 | 210·8 | 243·3 | 289·0 | 351·1 | 430·5 | 5 |
| 6 | 169·3 | 187·0 | 210·5 | 244·1 | 291·1 | 354·8 | 435·1 | 6 |
| 7 | 167·8 | 185·5 | 209·8 | 244·5 | 292·7 | 357·6 | 438·7 | 7 |
| 8 | 165·3 | 183·8 | 208·6 | 244·2 | 293·6 | 358·9 | 440·9 | 8 |
| 9 | 162·3 | 181·3 | 207·0 | 243·4 | 293·8 | 359·2 | 441·6 | 9 |
| 10 | 159·3 | 178·8 | 205·1 | 242·5 | 293·4 | 358·8 | 440·8 | 10 |
| 11 | 156·2 | 175·8 | 203·2 | 241·2 | 292·7 | 357·6 | 438·7 | 11 |
| 12 | 153·1 | 173·2 | 201·3 | 239·8 | 291·5 | 355·8 | 435·5 | 12 |
| 13 | 149·9 | 170·8 | 199·4 | 238·6 | 289·9 | 353·8 | 431·6 | 13 |
| 14 | 147·1 | 168·6 | 197·9 | 237·6 | 288·4 | 351·7 | 427·2 | 14 |
| 15 | 144·8 | 166·8 | 196·7 | 236·7 | 287·2 | 349·7 | 422·7 | 15 |
| 16 | 143·6 | 166·3 | 196·9 | 237·5 | 287·6 | 349·3 | 420·1 | 16 |
| 17 | 144·2 | 168·0 | 199·6 | 241·0 | 291·5 | 352·7 | 421·7 | 17 |
| 18 | 148·3 | 173·5 | 207·1 | 249·9 | 302·0 | 363·7 | 432·4 | 18 |
| 19 | 157·1 | 184·6 | 221·0 | 266·5 | 321·6 | 385·4 | 455·5 | 19 |
| 20 | 170·1 | 200·9 | 241·0 | 290·3 | 348·6 | 417·0 | 489·5 | 20 |
| 21 | 185·8 | 220·3 | 264·9 | 318·7 | 382·7 | 454·0 | 529·6 | 21 |
| 22 | 202·4 | 240·8 | 290·0 | 348·4 | 417·1 | 492·3 | 570·7 | 22 |
| 23 | 220·0 | 262·8 | 316·3 | 379·8 | 453·0 | 532·0 | 612·7 | 23 |
| 24 | 238·7 | 286·1 | 344·1 | 412·9 | 490·4 | 573·0 | 656·3 | 24 |
| 25 | 258·2 | 310·1 | 372·9 | 446·7 | 528·5 | 614·2 | 699·1 | 25 |
| 26 | 278·7 | 335·7 | 403·2 | 482·1 | 567·9 | 656·6 | 742·3 | 26 |
| 27 | 300·1 | 361·9 | 434·4 | 518·2 | 607·8 | 699·1 | 785·6 | 27 |
| 28 | 320·9 | 387·2 | 464·6 | 552·5 | 645·6 | 738·3 | 825·4 | 28 |
| 29 | 341·2 | 411·7 | 494·1 | 585·4 | 681·0 | 774·9 | 862·5 | 29 |
| 30 | 361·5 | 436·2 | 522·9 | 617·3 | 714·9 | 809·5 | 896·5 | 30 |
| 31 | 382·0 | 460·8 | 551·5 | 648·7 | 747·8 | 842·3 | 929·1 | 31 |
| 32 | 402·5 | 485·2 | 579·5 | 679·3 | 779·6 | 873·5 | 960·1 | 32 |
| 33 | 422·8 | 509·7 | 607·2 | 709·5 | 810·4 | 903·6 | 990·7 | 33 |
| 34 | 443·1 | 534·5 | 635·0 | 739·1 | 840·2 | 932·6 | 1021· | 34 |
| 35 | 463·7 | 559·2 | 662·5 | 767·9 | 868·7 | 960·6 | 1051· | 35 |
| 36 | 484·6 | 583·6 | 689·3 | 795·8 | 896·0 | 987·7 | 1084· | 36 |
| 37 | 505·3 | 607·5 | 715·4 | 822·6 | 921·9 | 1013· | 1118· | 37 |
| 38 | 525·8 | 630·7 | 740·5 | 847·9 | 946·2 | 1037· | 1154· | 38 |
| 39 | 545·6 | 653·8 | 764·1 | 871·4 | 968·6 | 1060· | 1185· | 39 |
| 40 | 564·7 | 675·1 | 786·2 | 892·6 | 988·7 | 1083· | 1211· | 40 |
| 41 | 582·9 | 694·3 | 806·5 | 911·8 | 1006·6 | 1107· | 1236· | 41 |
| 42 | 599·6 | 712·3 | 824·3 | 928·3 | 1022· | 1132· | 1259· | 42 |
| 43 | 615·0 | 728·7 | 839·9 | 941·1 | 1036· | 1156· | ... | 43 |
| 44 | 629·9 | 744·1 | 854·4 | 954·8 | 1049· | 1176· | ... | 44 |
| 45 | 644·3 | 758·5 | 867·6 | 966·6 | 1063· | 1192· | ... | 45 |
| 46 | 656·7 | 770·8 | 878·1 | 975·5 | 1078· | 1208· | ... | 46 |
| 47 | 667·4 | 780·7 | 885·8 | 981·9 | 1093· | 1222· | ... | 47 |
| 48 | 676·9 | 788·8 | 891·7 | 987·5 | 1108· | ... | ... | 48 |
| 49 | 684·3 | 794·7 | 895·3 | 991·3 | 1119· | ... | ... | 49 |
| 50 | 689·4 | 797·5 | 896·0 | 993·8 | 1124· | ... | ... | 50 |
| 51 | 692·7 | 798·2 | 894·6 | 997·1 | 1128· | ... | ... | 51 |
| 52 | 694·8 | 797·6 | 892·1 | 1001·6 | 1132· | ... | ... | 52 |
| 53 | 696·3 | 796·1 | 889·6 | 1009· | ... | ... | ... | 53 |
| 54 | 696·6 | 793·8 | 887·4 | 1014· | ... | ... | ... | 54 |
| 55 | 695·2 | 790·4 | 886·0 | 1014· | ... | ... | ... | 55 |
| 56 | 693·0 | 786·0 | 886·4 | 1016· | ... | ... | ... | 56 |
| 57 | 689·8 | 781·0 | 889·2 | 1017· | ... | ... | ... | 57 |
| 58 | 685·4 | 775·9 | 893·9 | ... | ... | ... | ... | 58 |
| 59 | 680·2 | 770·5 | 895·6 | ... | ... | ... | ... | 59 |
| 60 | 673·9 | 765·9 | 892·5 | ... | ... | ... | ... | 60 |
| 61 | 666·6 | 763·4 | 891·1 | ... | ... | ... | ... | 61 |
| 62 | 658·8 | 763·3 | 890·0 | ... | ... | ... | ... | 62 |
| 63 | 650·9 | 765·4 | ... | ... | ... | ... | ... | 63 |
| 64 | 643·2 | 764·6 | ... | ... | ... | ... | ... | 64 |
| 65 | 636·7 | 759·7 | ... | ... | ... | ... | ... | 65 |
| 66 | 632·5 | 757·3 | ... | ... | ... | ... | ... | 66 |
| 67 | 631·1 | 755·4 | ... | ... | ... | ... | ... | 67 |
| 68 | 631·9 | ... | ... | ... | ... | ... | ... | 68 |
| 69 | 630·4 | ... | ... | ... | ... | ... | ... | 69 |
| 70 | 625·6 | ... | ... | ... | ... | ... | ... | 70 |
| 71 | 623·8 | ... | ... | ... | ... | ... | ... | 71 |
| 72 | 625·5 | ... | ... | ... | ... | ... | ... | 72 |

TABLE V.—*Giving the Values of Contingent Reversionary Benefits to Daughters, of the same nature and amount as those under* TABLE III. *of W. Sutton's Report on the Fund as at* 31 *March* 1878, *and payable in the event of Father and Mother both dying.*

(8 *per cent.*)

| Age last Birth. day. | BORN IN FATHER'S YEAR OF SERVICE | | | | | | | | | | | Age last Birth. day. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | |
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 12·71 | 14·25 | 15·69 | 19·97 | 26·83 | 38·99 | 49·16 | 64·44 | 85·83 | 95·26 | 101·10 | 0 |
| 1 | 13·77 | 15·45 | 17·00 | 21·80 | 29·60 | 43·40 | 55·03 | 72·76 | 94·09 | 104·3 | 110·9 | 1 |
| 2 | 14·47 | 16·19 | 17·83 | 23·09 | 31·66 | 46·81 | 59·70 | 79·66 | 99·69 | 110·3 | 117·3 | 2 |
| 3 | 14·85 | 16·59 | 18·31 | 23·95 | 33·19 | 49·45 | 63·47 | 85·53 | 103·2 | 113·9 | 121·0 | 3 |
| 4 | 15·18 | 16·91 | 18·72 | 24·75 | 34·65 | 52·01 | 67·20 | 91·54 | 106·0 | 116·8 | 123·7 | 4 |
| 5 | 15·48 | 17·19 | 19·11 | 25·55 | 36·08 | 54·59 | 71·05 | 95·77 | 108·5 | 119·4 | 125·9 | 5 |
| 6 | 15·73 | 17·46 | 19·50 | 26·39 | 37·56 | 57·26 | 75·13 | 98·01 | 110·8 | 121·8 | 127·5 | 6 |
| 7 | 15·94 | 17·72 | 19·92 | 27·26 | 39·09 | 60·07 | 79·59 | 100·1 | 113·0 | 123·8 | 128·3 | 7 |
| 8 | 16·13 | 17·99 | 20·36 | 28·17 | 40·69 | 63·00 | 84·29 | 102·0 | 114·6 | 125·3 | 128·4 | 8 |
| 9 | 16·33 | 18·28 | 20·85 | 29·13 | 42·34 | 66·08 | 89·27 | 103·6 | 116·0 | 126·3 | 128·4 | 9 |
| 10 | 16·55 | 18·62 | 21·39 | 30·17 | 44·10 | 70·24 | 92·70 | 105·0 | 117·4 | 127·0 | 128·6 | 10 |
| 11 | 16·80 | 19·01 | 22·00 | 31·28 | 45·99 | 73·85 | 94·25 | 106·3 | 118·4 | 127·0 | 128·3 | 11 |
| 12 | 17·09 | 19·47 | 22·68 | 32·48 | 48·03 | 76·96 | 95·77 | 107·5 | 119·2 | 126·5 | 127·9 | 12 |
| 13 | 17·42 | 20·00 | 23·45 | 33·77 | 50·27 | 81·29 | 97·33 | 108·5 | 119·7 | 125·5 | 127·3 | 13 |
| 14 | 17·83 | 20·63 | 24·32 | 35·23 | 52·74 | 86·13 | 98·99 | 109·7 | 119·9 | 124·5 | 126·5 | 14 |
| 15 | 18·33 | 21·38 | 25·31 | 36·86 | 55·48 | 89·68 | 100·63 | 110·9 | 119·8 | 123·6 | 125·4 | 15 |
| 16 | 19·02 | 22·35 | 26·55 | 38·86 | 58·85 | 92·17 | 102·8 | 112·6 | 119·9 | 123·0 | 124·8 | 16 |
| 17 | 20·01 | 23·68 | 28·22 | 41·53 | 63·29 | 95·79 | 106·0 | 115·3 | 120·8 | 122·9 | 127·1 | 17 |
| 18 | 21·59 | 25·72 | 30·73 | 45·47 | 69·78 | 101·9 | 111·9 | 120·8 | 124·0 | 125·4 | 137·5 | 18 |
| 19 | 24·00 | 28·76 | 34·46 | 51·27 | 79·27 | 111·4 | 121·8 | 130·2 | 131·6 | 131·8 | ... | 19 |
| 20 | 27·26 | 32·85 | 39·49 | 59·11 | 91·02 | 124·5 | 135·6 | 143·3 | 143·8 | 142·6 | ... | 20 |
| 21 | 31·22 | 37·79 | 45·59 | 68·66 | 103·43 | 140·1 | 151·9 | 158·9 | 158·7 | 157·4 | ... | 21 |
| 22 | 35·63 | 43·31 | 52·45 | 79·52 | 116·4 | 157·1 | 169·4 | 175·1 | 174·4 | 179·6 | ... | 22 |
| 23 | 40·57 | 49·52 | 60·21 | 91·93 | 130·5 | 175·3 | 188·3 | 191·7 | 191·1 | 211·5 | ... | 23 |
| 24 | 46·09 | 56·51 | 68·96 | 106·08 | 145·8 | 195·2 | 208·5 | 210·0 | 209·0 | ... | ... | 24 |
| 25 | 52·20 | 64·26 | 78·79 | 120·2 | 162·3 | 216·8 | 229·7 | 230·2 | 228·0 | ... | ... | 25 |
| 26 | 58·92 | 72·82 | 89·80 | 133·7 | 180·0 | 239·7 | 251·7 | 251·6 | 248·6 | ... | ... | 26 |
| 27 | 66·18 | 82·21 | 101·91 | 147·9 | 198·6 | 263·4 | 273·7 | 278·8 | 277·3 | ... | ... | 27 |
| 28 | 74·79 | 92·27 | 115·1 | 162·5 | 217·4 | 286·9 | 294·3 | 295·5 | 318·1 | ... | ... | 28 |
| 29 | 84·00 | 104·17 | 129·5 | 177·4 | 236·8 | 310·1 | 315·0 | 317·8 | ... | ... | ... | 29 |
| 30 | 93·01 | 115·8 | 142·9 | 192·8 | 257·0 | 333·2 | 336·7 | 337·5 | ... | ... | ... | 30 |
| 31 | 102·63 | 127·2 | 155·1 | 208·8 | 277·5 | 355·8 | 358·2 | 356·0 | ... | ... | ... | 31 |
| 32 | 113·1 | 140·9 | 167·6 | 225·5 | 298·4 | 377·9 | 379·7 | 383·1 | ... | ... | ... | 32 |
| 33 | 124·3 | 155·8 | 180·9 | 242·6 | 319·5 | 398·6 | 400·7 | 426·2 | ... | ... | ... | 33 |
| 34 | 136·5 | 172·3 | 195·0 | 260·7 | 341·0 | 420·2 | 421·6 | ... | ... | ... | ... | 34 |
| 35 | 149·7 | 187·7 | 209·5 | 279·9 | 362·8 | 443·0 | 442·6 | ... | ... | ... | ... | 35 |
| 36 | 164·0 | 201·7 | 224·4 | 299·4 | 384·1 | 465·6 | 463·7 | ... | ... | ... | ... | 36 |
| 37 | 179·5 | 216·3 | 239·9 | 319·1 | 404·6 | 487·9 | 490·3 | ... | ... | ... | ... | 37 |
| 38 | 196·3 | 231·2 | 255·8 | 338·8 | 423·6 | 509·4 | 534·2 | ... | ... | ... | ... | 38 |
| 39 | 214·5 | 246·6 | 272·3 | 358·5 | 443·0 | 530·0 | ... | ... | ... | ... | ... | 39 |
| 40 | 231·1 | 262·4 | 289·4 | 377·9 | 463·7 | 548·8 | ... | ... | ... | ... | ... | 40 |
| 41 | 245·4 | 278·2 | 306·4 | 396·1 | 483·3 | 566·0 | ... | ... | ... | ... | ... | 41 |
| 42 | 259·7 | 293·8 | 322·8 | 412·8 | 507·2 | 577·8 | ... | ... | ... | ... | ... | 42 |
| 43 | 274·1 | 309·1 | 338·9 | 427·5 | 523·2 | 614·3 | ... | ... | ... | ... | ... | 43 |
| 44 | 288·9 | 325·3 | 355·2 | 443·1 | 533·3 | ... | ... | ... | ... | ... | ... | 44 |
| 45 | 304·1 | 342·1 | 371·1 | 460·0 | 548·6 | ... | ... | ... | ... | ... | ... | 45 |
| 46 | 318·8 | 358·2 | 385·6 | 475·5 | 560·5 | ... | ... | ... | ... | ... | ... | 46 |
| 47 | 333·3 | 373·5 | 398·5 | 483·9 | 566·5 | ... | ... | ... | ... | ... | ... | 47 |
| 48 | 347·6 | 388·2 | 409·7 | 496·4 | 596·4 | ... | ... | ... | ... | ... | ... | 48 |
| 49 | 362·0 | 401·8 | 420·7 | 512·8 | ... | ... | ... | ... | ... | ... | ... | 49 |
| 50 | 376·1 | 413·7 | 431·6 | 520·8 | ... | ... | ... | ... | ... | ... | ... | 50 |
| 51 | 389·4 | 423·8 | 441·2 | 526·4 | ... | ... | ... | ... | ... | ... | ... | 51 |
| 52 | 402·4 | 432·0 | 450·0 | 527·1 | ... | ... | ... | ... | ... | ... | ... | 52 |
| 53 | 415·0 | 437·1 | 457·6 | 548·0 | ... | ... | ... | ... | ... | ... | ... | 53 |
| 54 | 426·9 | 448·2 | 463·9 | ... | ... | ... | ... | ... | ... | ... | ... | 54 |
| 55 | 438·0 | 461·3 | 468·9 | ... | ... | ... | ... | ... | ... | ... | ... | 55 |
| 56 | 448·0 | 468·4 | 472·4 | ... | ... | ... | ... | ... | ... | ... | ... | 56 |
| 57 | 456·8 | 474·3 | 472·0 | ... | ... | ... | ... | ... | ... | ... | ... | 57 |
| 58 | 464·1 | 478·8 | 487·4 | ... | ... | ... | ... | ... | ... | ... | ... | 58 |
| 59 | 471·5 | 482·2 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 59 |
| 60 | 478·9 | 483·9 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 60 |
| 61 | 483·7 | 484·8 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 61 |
| 62 | 481·7 | 489·7 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 62 |
| 63 | 479·1 | 497·7 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 63 |
| 64 | 479·4 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 64 |
| 65 | 477·3 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 65 |
| 66 | 481·1 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 66 |
| 67 | 496·8 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 67 |
| 68 | 512·1 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 68 |

TABLE V. (continued).—*Giving the Values of Contingent Reversionary Benefits to Daughters, of the same nature and amount as those under* TABLE III. *of W. Sutton's Report on the Fund as at* 31 *March* 1878, *and payable in the event of Father and Mother both dying.*

(5 *per cent.*)

| Age last Birthday. | Born in Father's Year of Service | | | | | | | | | | | Age last Birthday. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | |
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | |
| 0 | 35·41 | 39·38 | 43·08 | 54·44 | 71·29 | 97·4 | 117·0 | 141·6 | 175·2 | 188·4 | 194·6 | 0 |
| 1 | 38·22 | 42·51 | 46·51 | 59·03 | 77·77 | 106·8 | 128·6 | 156·5 | 189·2 | 203·2 | 210·1 | 1 |
| 2 | 39·96 | 44·43 | 48·65 | 62·08 | 82·27 | 113·4 | 137·1 | 167·6 | 197·6 | 211·7 | 219·1 | 2 |
| 3 | 40·89 | 45·44 | 49·83 | 63·07 | 85·26 | 118·0 | 143·1 | 175·9 | 201·8 | 215·5 | 222·9 | 3 |
| 4 | 41·69 | 46·26 | 50·83 | 65·67 | 87·99 | 122·2 | 148·7 | 183·9 | 204·5 | 218·0 | 225·1 | 4 |
| 5 | 42·40 | 46·98 | 51·76 | 67·30 | 90·63 | 126·2 | 154·3 | 189·1 | 206·6 | 220·2 | 226·4 | 5 |
| 6 | 43·04 | 47·69 | 52·71 | 68·99 | 93·27 | 130·3 | 160·1 | 191·3 | 208·5 | 222·0 | 227·1 | 6 |
| 7 | 43·62 | 48·43 | 53·71 | 70·75 | 95·96 | 134·5 | 166·1 | 193·2 | 209·9 | 223·2 | 226·7 | 7 |
| 8 | 44·19 | 49·18 | 54·76 | 72·53 | 98·66 | 138·8 | 172·4 | 194·7 | 210·6 | 223·8 | 225·1 | 8 |
| 9 | 44·78 | 49·96 | 55·85 | 74·37 | 101·5 | 143·2 | 179·0 | 195·9 | 211·2 | 223·7 | 223·6 | 9 |
| 10 | 45·39 | 50·81 | 57·03 | 76·29 | 104·4 | 147·8 | 183·3 | 196·8 | 211·7 | 223·0 | 222·7 | 10 |
| 11 | 46·07 | 51·76 | 58·33 | 78·32 | 107·5 | 152·7 | 185·1 | 197·4 | 211·7 | 221·5 | 221·3 | 11 |
| 12 | 46·80 | 52·81 | 59·74 | 80·46 | 110·7 | 157·9 | 186·7 | 197·7 | 211·4 | 219·2 | 219·8 | 12 |
| 13 | 47·63 | 54·00 | 61·25 | 82·74 | 114·1 | 163·5 | 188·4 | 197·9 | 210·7 | 216·3 | 218·0 | 13 |
| 14 | 48·58 | 55·32 | 62·94 | 85·24 | 117·9 | 169·6 | 190·2 | 198·3 | 209·7 | 213·5 | 216·1 | 14 |
| 15 | 49·69 | 56·84 | 64·84 | 87·98 | 122·0 | 174·0 | 192·2 | 198·9 | 208·3 | 211·2 | 213·9 | 15 |
| 16 | 51·20 | 58·86 | 67·25 | 91·45 | 127·1 | 177·2 | 195·3 | 200·5 | 207·4 | 209·6 | 212·8 | 16 |
| 17 | 53·43 | 61·69 | 70·59 | 96·23 | 134·2 | 182·6 | 200·7 | 203·9 | 208·0 | 209·0 | 216·8 | 17 |
| 18 | 57·09 | 66·17 | 75·79 | 103·64 | 145·0 | 192·4 | 211·0 | 212·0 | 212·7 | 212·7 | 238·6 | 18 |
| 19 | 62·76 | 73·01 | 83·76 | 114·8 | 161·3 | 208·5 | 228·8 | 227·1 | 225·0 | 223·8 | ... | 19 |
| 20 | 70·46 | 82·25 | 94·51 | 129·9 | 181·2 | 230·7 | 247·2 | 248·6 | 244·9 | 242·4 | ... | 20 |
| 21 | 79·64 | 83·24 | 107·4 | 142·0 | 202·5 | 257·0 | 268·6 | 273·7 | 269·1 | 266·6 | ... | 21 |
| 22 | 89·61 | 105·24 | 121·4 | 167·9 | 225·2 | 284·8 | 296·7 | 299·3 | 294·7 | 303·9 | ... | 22 |
| 23 | 100·5 | 118·4 | 136·8 | 189·9 | 249·4 | 314·2 | 326·4 | 325·2 | 321·5 | 362·2 | ... | 23 |
| 24 | 112·3 | 132·7 | 152·0 | 214·3 | 275·2 | 345·9 | 357·5 | 353·3 | 349·6 | ... | ... | 24 |
| 25 | 125·2 | 148·1 | 170·4 | 238·5 | 302·5 | 379·8 | 389·8 | 384·1 | 379·0 | ... | ... | 25 |
| 26 | 138·9 | 164·8 | 192·1 | 261·8 | 331·2 | 414·9 | 422·6 | 416·4 | 410·9 | ... | ... | 26 |
| 27 | 153·3 | 182·5 | 213·5 | 285·7 | 360·5 | 450·7 | 454·6 | 449·3 | 455·8 | ... | ... | 27 |
| 28 | 170·1 | 200·9 | 235·8 | 309·8 | 389·3 | 485·6 | 483·9 | 480·3 | 509·9 | ... | ... | 28 |
| 29 | 187·6 | 219·8 | 257·7 | 333·5 | 418·1 | 519·6 | 512·8 | 509·7 | ... | ... | ... | 29 |
| 30 | 203·7 | 239·5 | 279·3 | 357·2 | 447·4 | 553·0 | 542·6 | 538·4 | ... | ... | ... | 30 |
| 31 | 220·5 | 260·1 | 300·2 | 381·2 | 476·5 | 585·5 | 571·8 | 567·1 | ... | ... | ... | 31 |
| 32 | 238·1 | 281·9 | 319·9 | 405·3 | 505·2 | 617·1 | 600·7 | 605·8 | ... | ... | ... | 32 |
| 33 | 256·4 | 304·9 | 340·1 | 429·4 | 533·5 | 647·8 | 628·4 | 677·0 | ... | ... | ... | 33 |
| 34 | 275·7 | 329·4 | 360·6 | 454·4 | 561·9 | 667·4 | 655·5 | ... | ... | ... | ... | 34 |
| 35 | 296·1 | 352·1 | 381·4 | 480·3 | 589·9 | 685·9 | 682·3 | ... | ... | ... | ... | 35 |
| 36 | 317·5 | 372·4 | 402·5 | 506·1 | 616·5 | 713·7 | 708·2 | ... | ... | ... | ... | 36 |
| 37 | 340·0 | 393·0 | 423·5 | 531·4 | 641·1 | 740·5 | 742·7 | ... | ... | ... | ... | 37 |
| 38 | 363·5 | 413·6 | 444·3 | 555·8 | 662·9 | 765·2 | 812·3 | ... | ... | ... | ... | 38 |
| 39 | 388·0 | 434·0 | 465·3 | 579·3 | 684·7 | 788·2 | ... | ... | ... | ... | ... | 39 |
| 40 | 409·8 | 454·1 | 486·6 | 601·4 | 707·4 | 809·0 | ... | ... | ... | ... | ... | 40 |
| 41 | 428·2 | 473·8 | 507·3 | 621·3 | 729·0 | 826·8 | ... | ... | ... | ... | ... | 41 |
| 42 | 445·8 | 492·3 | 526·4 | 637·6 | 747·9 | 836·1 | ... | ... | ... | ... | ... | 42 |
| 43 | 462·7 | 509·6 | 544·0 | 649·5 | 763·3 | 892·9 | ... | ... | ... | ... | ... | 43 |
| 44 | 479·7 | 527·7 | 561·4 | 661·6 | 777·7 | ... | ... | ... | ... | ... | ... | 44 |
| 45 | 496·6 | 546·2 | 578·0 | 673·4 | 791·4 | ... | ... | ... | ... | ... | ... | 45 |
| 46 | 512·2 | 563·2 | 592·2 | 678·6 | 801·6 | ... | ... | ... | ... | ... | ... | 46 |
| 47 | 526·6 | 578·8 | 603·2 | 698·8 | 802·2 | ... | ... | ... | ... | ... | ... | 47 |
| 48 | 540·1 | 593·2 | 611·4 | 723·0 | 846·5 | ... | ... | ... | ... | ... | ... | 48 |
| 49 | 553·2 | 605·5 | 619·6 | 730·5 | ... | ... | ... | ... | ... | ... | ... | 49 |
| 50 | 565·5 | 615·6 | 627·7 | 734·4 | ... | ... | ... | ... | ... | ... | ... | 50 |
| 51 | 576·2 | 623·2 | 633·6 | 734·4 | ... | ... | ... | ... | ... | ... | ... | 51 |
| 52 | 585·7 | 628·4 | 638·1 | 727·3 | ... | ... | ... | ... | ... | ... | ... | 52 |
| 53 | 594·1 | 630·8 | 641·0 | 758·2 | ... | ... | ... | ... | ... | ... | ... | 53 |
| 54 | 601·3 | 633·4 | 642·4 | ... | ... | ... | ... | ... | ... | ... | ... | 54 |
| 55 | 606·8 | 636·6 | 642·3 | ... | ... | ... | ... | ... | ... | ... | ... | 55 |
| 56 | 610·0 | 638·4 | 640·5 | ... | ... | ... | ... | ... | ... | ... | ... | 56 |
| 57 | 613·6 | 639·0 | 633·6 | ... | ... | ... | ... | ... | ... | ... | ... | 57 |
| 58 | 616·2 | 638·2 | 655·6 | ... | ... | ... | ... | ... | ... | ... | ... | 58 |
| 59 | 616·3 | 635·7 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 59 |
| 60 | 616·6 | 631·2 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 60 |
| 61 | 615·4 | 625·9 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 61 |
| 62 | 612·7 | 626·1 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 62 |
| 63 | 608·9 | 638·0 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 63 |
| 64 | 603·6 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 64 |
| 65 | 598·6 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 65 |
| 66 | 595·8 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 66 |
| 67 | 604·4 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 67 |
| 68 | 623·2 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 68 |

TABLE VI.—*Showing the Values of Sums payable on Married Members' Deaths, and the corresponding Values for Bachelors contingent upon their becoming Married.*

| Years completed from Entry. | MARRIED AND WIDOWERS. | | | | BACHELORS. | | | | Years completed from Entry. |
|---|---|---|---|---|---|---|---|---|---|
| | Value of 1 payable at Death. | | | | Value of 1 payable at Death after Marriage. | | | | |
| | Whenever Death takes place. | | If Death take place in Active Service. | | Whenever Death takes place. | | If Death take place in Active Service. | | |
| | Interest, 3 per cent. | Interest, 5 per cent. | Interest, 3 per cent. | Interest, 5 per cent. | Interest, 3 per cent. | Interest, 5 per cent. | Interest, 3 per cent. | Interest, 5 per cent. | |
| 0 | ·1505 | ·2468 | ·1295 | ·1784 | ·0886 | ·1690 | ·0692 | ·1056 | 0 |
| 1 | ·1540 | ·2517 | ·1311 | ·1791 | ·0911 | ·1725 | ·0701 | ·1056 | 1 |
| 2 | ·1573 | ·2563 | ·1323 | ·1792 | ·0937 | ·1761 | ·0709 | ·1056 | 2 |
| 3 | ·1606 | ·2608 | ·1332 | ·1790 | ·0965 | ·1799 | ·0718 | ·1056 | 3 |
| 4 | ·1637 | ·2654 | ·1338 | ·1784 | ·0994 | ·1839 | ·0727 | ·1055 | 4 |
| 5 | ·1670 | ·2702 | ·1344 | ·1777 | ·1022 | ·1874 | ·0733 | ·1050 | 5 |
| 6 | ·1708 | ·2753 | ·1351 | ·1771 | ·1048 | ·1906 | ·0736 | ·1040 | 6 |
| 7 | ·1744 | ·2802 | ·1354 | ·1758 | ·1072 | ·1934 | ·0735 | ·1025 | 7 |
| 8 | ·1778 | ·2851 | ·1351 | ·1741 | ·1093 | ·1957 | ·0729 | ·1006 | 8 |
| 9 | ·1808 | ·2897 | ·1341 | ·1714 | ·1110 | ·1975 | ·0720 | ·0980 | 9 |
| 10 | ·1841 | ·2945 | ·1330 | ·1686 | ·1118 | ·1979 | ·0701 | ·0944 | 10 |
| 11 | ·1875 | ·2994 | ·1315 | ·1654 | ·1108 | ·1959 | ·0667 | ·0889 | 11 |
| 12 | ·1910 | ·3045 | ·1297 | ·1618 | ·1069 | ·1896 | ·0607 | ·0804 | 12 |
| 13 | ·1946 | ·3095 | ·1274 | ·1577 | ·1035 | ·1842 | ·0553 | ·0729 | 13 |
| 14 | ·1983 | ·3149 | ·1250 | ·1531 | ·1007 | ·1793 | ·0504 | ·0658 | 14 |
| 15 | ·2024 | ·3205 | ·1220 | ·1480 | ·0974 | ·1735 | ·0452 | ·0587 | 15 |
| 16 | ·2066 | ·3266 | ·1185 | ·1425 | ·0942 | ·1678 | ·0403 | ·0521 | 16 |
| 17 | ·2112 | ·3328 | ·1145 | ·1365 | ·0912 | ·1625 | ·0358 | ·0461 | 17 |
| 18 | ·2161 | ·3393 | ·1102 | ·1302 | ·0887 | ·1577 | ·0318 | ·0408 | 18 |
| 19 | ·2216 | ·3462 | ·1053 | ·1233 | ·0869 | ·1538 | ·0284 | ·0363 | 19 |
| 20 | ·2273 | ·3535 | ·0998 | ·1166 | ·0859 | ·1510 | ·0258 | ·0320 | 20 |
| 21 | ·2335 | ·3613 | ·0937 | ·1077 | ·0862 | ·1498 | ·0241 | ·0304 | 21 |
| 22 | ·2402 | ·3694 | ·0867 | ·0988 | ·0863 | ·1484 | ·0225 | ·0282 | 22 |
| 23 | ·2473 | ·3778 | ·0788 | ·0891 | ·0863 | ·1465 | ·0212 | ·0263 | 23 |
| 24 | ·2548 | ·3866 | ·0697 | ·0784 | ·0859 | ·1441 | ·0201 | ·0247 | 24 |
| 25 | ·2626 | ·3956 | ·0698 | ·0781 | ·0852 | ·1410 | ·0193 | ·0235 | 25 |
| 26 | ·2709 | ·4050 | ·0706 | ·0786 | ·0841 | ·1374 | ·0185 | ·0223 | 26 |
| 27 | ·2793 | ·4147 | ·0711 | ·0788 | ·0824 | ·1329 | ·0175 | ·0209 | 27 |
| 28 | ·2882 | ·4244 | ·0709 | ·0783 | ·0801 | ·1276 | ·0164 | ·0193 | 28 |
| 29 | ·2972 | ·4344 | ·0726 | ·0798 | ·0771 | ·1212 | ·0151 | ·0176 | 29 |
| 30 | ·3067 | ·4446 | ·0719 | ·0786 | ·0731 | ·1134 | ·0136 | ·0156 | 30 |
| 31 | ·3163 | ·4552 | ·0733 | ·0797 | ·0680 | ·1042 | ·0118 | ·0134 | 31 |
| 32 | ·3266 | ·4658 | ·0724 | ·0782 | ·0626 | ·0948 | ·0099 | ·0112 | 32 |
| 33 | ·3368 | ·4767 | ·0714 | ·0747 | ·0572 | ·0854 | ·0081 | ·0090 | 33 |
| 34 | ·3476 | ·4876 | ·0637 | ·0677 | ·0514 | ·0759 | ·0064 | ·0070 | 34 |
| 35 | ·3588 | ·4991 | ·0571 | ·0602 | ·0456 | ·0662 | ·0049 | ·0052 | 35 |
| 36 | ·3703 | ·5107 | ·0506 | ·0527 | ·0395 | ·0566 | ·0035 | ·0038 | 36 |
| 37 | ·3821 | ·5225 | ·0469 | ·0483 | ·0333 | ·0471 | ·0024 | ·0025 | 37 |
| 38 | ·3946 | ·5348 | ·0427 | ·0431 | ·0272 | ·0378 | ·0014 | ·0015 | 38 |
| 39 | ·4077 | ·5475 | ·0304 | ·0313 | ·0211 | ·0289 | ·0006 | ·0006 | 39 |
| 40 | ·4214 | ·5604 | ... | ... | ·0152 | ·0205 | ... | ... | 40 |
| 41 | ·4353 | ·5733 | ... | ... | ·0096 | ·0128 | ... | ... | 41 |
| 42 | ·4498 | ·5868 | ... | ... | ·0045 | ·0059 | ... | ... | 42 |
| 43 | ·4646 | ·6004 | ... | ... | ... | ... | ... | ... | 43 |
| 44 | ·4798 | ·6142 | ... | ... | ... | ... | ... | ... | 44 |
| 45 | ·4959 | ·6284 | ... | ... | ... | ... | ... | ... | 45 |
| 46 | ·5123 | ·6427 | ... | ... | ... | ... | ... | ... | 46 |
| 47 | ·5296 | ·6578 | ... | ... | ... | ... | ... | ... | 47 |
| 48 | ·5475 | ·6728 | ... | ... | ... | ... | ... | ... | 48 |
| 49 | ·5668 | ·6886 | ... | ... | ... | ... | ... | ... | 49 |
| 50 | ·5870 | ·7052 | ... | ... | ... | ... | ... | ... | 50 |
| 51 | ·6072 | ·7218 | ... | ... | ... | ... | ... | ... | 51 |
| 52 | ·6272 | ·7379 | ... | ... | ... | ... | ... | ... | 52 |
| 53 | ·6476 | ·7533 | ... | ... | ... | ... | ... | ... | 53 |
| 54 | ·6676 | ·7690 | ... | ... | ... | ... | ... | ... | 54 |
| 55 | ·6871 | ·7846 | ... | ... | ... | ... | ... | ... | 55 |
| 56 | ·7070 | ·7995 | ... | ... | ... | ... | ... | ... | 56 |
| 57 | ·7268 | ·8146 | ... | ... | ... | ... | ... | ... | 57 |
| 58 | ·7465 | ·8297 | ... | ... | ... | ... | ... | ... | 58 |
| 59 | ·7669 | ·8449 | ... | ... | ... | ... | ... | ... | 59 |
| 60 | ·7880 | ·8606 | ... | ... | ... | ... | ... | ... | 60 |
| 61 | ·8078 | ·8756 | ... | ... | ... | ... | ... | ... | 61 |
| 62 | ·8270 | ·8905 | ... | ... | ... | ... | ... | ... | 62 |
| 63 | ·8450 | ·8978 | ... | ... | ... | ... | ... | ... | 63 |
| 64 | ·8613 | ·9091 | ... | ... | ... | ... | ... | ... | 64 |
| 65 | ·8768 | ·9194 | ... | ... | ... | ... | ... | ... | 65 |
| 66 | ·8911 | ·9288 | ... | ... | ... | ... | ... | ... | 66 |
| 67 | ·9041 | ·9376 | ... | ... | ... | ... | ... | ... | 67 |
| 68 | ·9153 | ·9454 | ... | ... | ... | ... | ... | ... | 68 |
| 69 | ·9260 | ·9524 | ... | ... | ... | ... | ... | ... | 69 |